

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Bethann Brannigan-Sobon <u>Debtor</u>	CHAPTER 13
U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-WMC1 Asset Backed Pass-Through Certificates, Series 2006-WMC1  <u>Secured Creditor</u>	NO. 18-13855 MDC
vs.	
Bethann Brannigan-Sobon <u>Debtor</u>	
William C. Miller, Esquire <u>Trustee</u>	

**CONSENT ORDER ON POST-PETITION DEFAULT**

1. IT IS HEREBY ORDERED that the following proposed repayment plan of the post-petition debt is approved, as the parties herein agree that the interest of Secured Creditor is adequately protected by payment and performance as more particularly set forth hereinafter.

2. FURTHER ORDERED that as of **August 24, 2021**, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
8	Aug. 2018	Mar. 2019	\$535.77	\$381.82	\$917.59	\$7,340.72
Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
5	April 2019	Aug. 2019	\$574.44	\$381.82	\$956.26	\$4,781.30
Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
10	Sept. 2019	June 2020	\$574.44	\$407.82	\$982.26	\$9,822.60

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
11	July 2020	May 2021	\$574.44	\$433.80	\$1,008.24	\$11,090.64

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
4	June 2021	Sept. 2021	\$574.44	\$433.72	\$1,008.16	\$4,032.64

Less post-petition partial payments (suspense balance): (\$458.80)

**Total: \$36,609.10**

3. This arrearage shall be paid as follows:

Debtor is ordered to pay the total post-petition arrearage totaling a sum of **\$36,609.10** by amending/modifying the Bankruptcy plan on or before **seven (7) within the filing of this Stipulation to include the above-amount.**

4. Regular payments in the amount of **\$1,008.16** to be paid on or before **October 1, 2021** and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.

5. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Secured Creditor's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Secured Creditor may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Secured Creditor from the automatic stay, without further notice or hearing.
6. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Secured Creditor's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
7. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Secured Creditor and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this 8<sup>th</sup> day of September, 2021

CONSENTED TO BY:

/s/Rebecca A. Solarz, Esq.

Rebecca A. Solarz, Esq.  
Attorney for Secured Creditor



**Robert Neil Braverman, Esquire**  
**Attorney for Debtor**

No Objection - Without Prejudice to Any Trustee  
Rights or Remedies

/s/ LeeAne O. Huggins September 27, 2021

**William C. Miller, Esquire**  
**Chapter 13 Trustee**

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_, 2021. However, the court retains discretion regarding entry of any further order.

\_\_\_\_\_  
Bankruptcy Judge  
Magdeline D. Coleman

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